



Bank Holding Company Performance Report September 30, 2020—FR BHCPR

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BHC Name FLAGSTAR BANCORP, INC.

City/State TROY, MI

Bank Holding Company Information

Federal Reserve District: 7
 Consolidated Assets (\$000): 29,475,693
 Peer Group Number: 1 Number in Peer Group: 130
 Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FLAGSTAR BANCORP, INC.](#)
[5151 CORPORATE DRIVE](#)

[TROY, MI 48098](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	25,944,335	19,899,696	20,682,274	18,046,838	15,846,142
Net income (\$000)	383,913	160,382	217,586	187,320	67,379
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.53	2.80	28	2.82	3.01	32	2.76	3.01	30	2.81	3.08	26	2.48	2.92	23
+ Non-interest income	5.10	1.21	97	2.91	1.29	89	2.87	1.32	88	2.32	1.31	86	2.85	1.35	91
- Overhead expense	4.38	2.59	92	4.30	2.66	93	4.29	2.69	92	3.89	2.71	88	3.98	2.72	90
- Provision for credit losses	0.68	0.66	58	0.12	0.15	50	0.09	0.15	36	-0.04	0.14	3	0.04	0.16	18
+ Securities gains (losses)	0	0.03	16	0.04	0.01	89	0.03	0.01	88	0.01	0	84	0.02	0.01	84
+ Other tax equivalent adjustments	0	0	45	0	0	18	0	0	42	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	2.56	0.91	98	1.35	1.58	28	1.29	1.56	24	1.29	1.57	25	1.34	1.43	38
Net operating income	1.97	0.70	98	1.07	1.21	29	1.05	1.19	30	1.04	1.24	25	0.43	0.89	12
Net income	1.97	0.71	98	1.07	1.21	29	1.05	1.19	30	1.04	1.24	25	0.43	0.90	12
Net income (Subchapter S adjusted)		1.15			1.11			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.45	3.64	32	4.47	4.46	55	4.35	4.41	48	4.28	4.24	53	3.80	3.80	50
Interest expense	0.64	0.58	64	1.31	1.11	70	1.27	1.08	72	1.15	0.86	74	0.98	0.60	85
Net interest income (tax equivalent)	2.81	3.05	31	3.16	3.33	33	3.07	3.33	32	3.12	3.38	29	2.82	3.19	24
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.05	0.28	17	0.33	0.21	75	0.25	0.21	69	0.03	0.22	15	0.07	0.24	29
Earnings coverage of net loan and lease losses (X)	83.32	20.97	90	5.97	24.55	24	7.26	24.40	29	62.02	21.75	89	27.82	19.67	75
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.34	1.58	36	0.84	0.85	49	0.83	0.83	50	1.35	0.90	86	1.75	0.98	90
Allowance for loan and lease losses / Total loans and leases	1.05	1.55	19	0.63	0.83	33	0.59	0.81	30	0.96	0.89	61	1.14	0.96	69
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.91	0.71	94	2.42	0.58	96	2.74	0.57	97	1.94	0.61	94	1.69	0.72	93
30-89 days past due loans and leases / Total loans and leases	0.81	0.37	87	1	0.39	90	1.17	0.43	90	0.85	0.44	88	0.61	0.47	74
Liquidity and Funding															
Net noncore funding dependence	27.53	6.19	89	22.57	15.19	77	29.63	14.45	86	29.20	16.62	80	43.43	17.03	91
Net short-term noncore funding dependence	11.09	-2.71	90	15.58	3.67	83	22.67	3.38	93	26.54	4.66	96	33.17	4.83	96
Net loans and leases / Total assets	81.74	63	96	78.20	63.74	88	77.44	63.77	84	71.34	63.98	65	71.93	62.73	68
Capitalization															
Tier 1 leverage ratio	8.04	9.05	17	7.98	9.76	10	7.57	9.76	6	8.29	9.71	10	8.51	9.53	22
Holding company equity capital / Total assets	7.45	11.12	6	7.87	12.36	4	7.68	12.43	3	8.47	12.22	5	8.27	11.94	5
Total equity capital (including minority interest) / Total assets	7.45	11.24	4	7.87	12.50	3	7.69	12.57	2	8.47	12.27	5	8.27	12.01	4
Common equity tier 1 capital / Total risk-weighted assets	9.21	12.26	3	9.25	12.12	6	9.32	12.17	5	10.54	12.12	27	11.50	12.19	44
Net loans and leases / Equity capital (X)	10.98	5.73	96	9.94	5.25	96	10.08	5.21	98	8.42	5.29	95	8.70	5.27	95
Cash dividends / Net income	2.24	49.74	10	4.22	31.44	10	4.15	33.12	11	0	27.31	5	0	31.29	5
Cash dividends / Net income (Subchapter S adjusted)		10.79			-9.97			-12.02			17.36			47.52	
Growth Rates															
Assets	33.69	16.67	88	17.92	9.25	83	25.54	9.26	86	9.58	7	70	20.34	8.28	84
Equity capital	26.56	6.54	90	14.23	10.57	73	13.86	10.49	77	12.25	7.89	76	4.73	10.18	41
Net loans and leases	39.74	12.75	90	23.39	9.10	89	36.27	9.10	91	8.68	7.89	69	28.52	9.38	88
Noncore funding	61.86	-6.57	96	-22.94	8.64	5	32.09	6.59	84	-26.20	10.67	4	64.32	5.59	89
Parent Company Ratios															
Short-term debt / Equity capital	0	0.92	36	0	0.98	36	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	11.19	13.73	58	14.31	13.50	68	13.89	13.04	68	15.75	13.37	71	17.61	12.69	74
Equity investment in subsidiaries / Equity capital	108.48	103.27	77	116.74	103.51	92	113.61	103.22	90	116.97	103.10	93	119.80	102.10	92
Cash from ops + noncash items + op expense / Op expense + dividends	293.40	142.45	91	191.51	186.46	55	342.12	190.27	87	17.87	174.91	3	16.56	148.20	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	536,555	510,385	701,987	587,179	438,123	5.13	153.55
Income from lease financing receivables.....	1,060	1,133	1,561	1,721	1,437	-6.44	379.64
Fully taxable income on loans and leases.....	536,322	496,121	700,742	585,617	437,099	8.10	153.17
Tax-exempt income on loans and leases.....	1,293	15,397	2,806	3,283	2,461	-91.60	
Estimated tax benefit on income on loans and leases.....	60	3,759	280	650	1,116	-98.40	
Income on loans and leases (tax equivalent).....	537,675	515,277	703,828	589,550	440,676	4.35	153.81
Investment interest income (tax equivalent).....	55,828	62,046	77,409	85,519	79,780	-10.02	29.58
Interest on balances due from depository institutions.....	1,054	3,153	4,018	2,260	880	-66.57	313.33
Interest income on other earning assets.....	9,601	15,628	20,670	16,556	9,570	-38.57	63.09
Total interest income (tax equivalent).....	604,158	596,104	805,925	693,885	530,906	1.35	131.42
Interest on time deposits of \$250K or more.....	10,852	15,199	20,590	14,133	6,486	-28.60	
Interest on time deposits < \$250K.....	33,049	41,913	56,678	33,416	10,498	-21.15	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	24,939	47,852	65,002	47,623	35,061	-47.88	-2.88
Interest on other borrowings and trading liabilities.....	30,603	57,967	77,366	75,434	68,864	-47.21	67.87
Interest on subordinated debt and mandatory convertible securities.....	12,136	12,265	16,353	16,353	16,372	-1.05	
Total interest expense.....	111,579	175,196	235,989	186,959	137,281	-36.31	127.32
Net interest income (tax equivalent).....	492,579	420,908	569,936	506,926	393,625	17.03	132.37
Non-interest income.....	991,767	433,573	593,920	418,731	451,258	128.74	178.86
Adjusted operating income (tax equivalent).....	1,484,346	854,481	1,163,856	925,657	844,883	73.71	161.50
Overhead expense.....	852,599	642,206	886,557	701,735	630,447	32.76	118.56
Provision for credit losses.....	132,679	17,519	17,601	-7,953	5,791		
Securities gains (losses).....	0	6,622	6,622	1,063	3,455	-100.00	
Other tax equivalent adjustments.....	0	-1	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	499,068	201,377	266,320	232,938	212,100	147.83	155.73
Applicable income taxes.....	114,946	36,651	48,135	44,968	143,605	213.62	63.41
Tax equivalent adjustments.....	209	4,344	599	650	1,116	-95.19	10350.00
Applicable income taxes (tax equivalent).....	115,155	40,995	48,734	45,618	144,721	180.90	63.70
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	383,913	160,382	217,586	187,320	67,379	139.37	207.60
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	383,913	160,382	217,586	187,320	67,379	139.37	207.60
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	383,913	160,382	217,586	187,320	67,379	139.37	207.60
Investment securities income (tax equivalent).....	55,828	62,046	77,409	85,519	79,780	-10.02	29.58
US Treasury and agency securities (excluding mortgage-backed securities).....	0	0	0	0	0		
Mortgage-backed securities.....	52,484	59,059	73,883	82,683	77,549	-11.13	21.83
All other securities.....	3,344	2,987	3,526	2,836	2,231	11.94	66775.74
Cash dividends declared.....	8,591	6,775	9,035	0	0	26.80	
Common.....	8,591	6,775	9,035	0	0	26.80	
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	09/30/2020			09/30/2019			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.10	3.35	29	3.99	4.04	46	3.90	4	40	3.84	3.87	52	3.35	3.47	42
Less: Interest expense	0.57	0.54	63	1.17	1.01	68	1.14	0.98	69	1.04	0.79	73	0.87	0.55	82
Equals: Net interest income (tax equivalent)	2.53	2.80	28	2.82	3.01	32	2.76	3.01	30	2.81	3.08	26	2.48	2.92	23
Plus: Non-interest income	5.10	1.21	97	2.91	1.29	89	2.87	1.32	88	2.32	1.31	86	2.85	1.35	91
Equals: adjusted operating income (tax equivalent)	7.63	4.06	96	5.73	4.41	91	5.63	4.41	91	5.13	4.46	84	5.33	4.33	89
Less: Overhead expense	4.38	2.59	92	4.30	2.66	93	4.29	2.69	92	3.89	2.71	88	3.98	2.72	90
Less: Provision for credit losses	0.68	0.66	58	0.12	0.15	50	0.09	0.15	36	-0.04	0.14	3	0.04	0.16	18
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.03	17	0.04	0.01	89	0.03	0.01	88	0.01	0	84	0.02	0.01	85
Plus: other tax equivalent adjustments	0	0	45	0	0	18	0	0	42	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent)	2.56	0.91	98	1.35	1.58	28	1.29	1.56	24	1.29	1.57	25	1.34	1.43	38
Less: Applicable income taxes (tax equivalent)	0.59	0.21	97	0.27	0.36	26	0.24	0.36	16	0.25	0.33	21	0.91	0.55	88
Less: Minority interest	0	0	43	0	0	37	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1.97	0.70	98	1.07	1.21	29	1.05	1.19	30	1.04	1.24	25	0.43	0.89	12
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	51	0	0	48
Equals: Net income	1.97	0.71	98	1.07	1.21	29	1.05	1.19	30	1.04	1.24	25	0.43	0.90	12
Memo: Net income (last four quarters)	1.75	0.81	97	1.10	1.23	29	1.05	1.19	29	1.04	1.24	24	0.43	0.91	12
Net income—BHC and noncontrolling (minority) interest	1.97	0.72	98	1.07	1.21	29	1.05	1.20	30	1.04	1.25	25	0.43	0.91	11
Margin Analysis															
Average earning assets / Average assets	90.01	92.11	23	89.34	91.11	28	89.62	91.05	32	89.89	91.48	29	88.23	91.61	19
Average interest-bearing funds / Average assets	63.10	64.67	45	67.55	65.83	60	66.81	65.57	57	74.34	65.56	80	75.44	65.75	79
Interest income (tax equivalent) / Average earning assets	3.45	3.64	32	4.47	4.46	55	4.35	4.41	48	4.28	4.24	53	3.80	3.80	50
Interest expense / Average earning assets	0.64	0.58	64	1.31	1.11	70	1.27	1.08	72	1.15	0.86	74	0.98	0.60	85
Net interest income (tax equivalent) / Average earning assets	2.81	3.05	31	3.16	3.33	33	3.07	3.33	32	3.12	3.38	29	2.82	3.19	24
Yield or Cost															
Total loans and leases (tax equivalent)	3.56	4.35	9	4.74	5.12	24	4.58	5.09	19	4.57	4.95	25	4.10	4.52	24
Interest-bearing bank balances	1.26	0.36	97	3.78	2.09	94	3.08	2.04	89	1.64	1.64	47	0.89	1.05	28
Federal funds sold and reverse repos		0.75			2.63			2.44			2.17		1.70	1.41	79
Trading assets	0	0.65	23	0	1.03	21	0	0.99	21	0	1.11	19	0	1.11	17
Total earning assets	3.45	3.61	35	4.44	4.42	55	4.34	4.36	51	4.27	4.20	54	3.79	3.73	54
Investment securities (tax equivalent)	2.68	2.36	76	2.71	2.81	45	2.63	2.76	41	2.70	2.68	51	2.57	2.47	62
US Treasury and agency securities (excluding mortgage-backed securities)		1.85			2.34			2.32			2.05			1.62	
Mortgage-backed securities	2.65	2.17	91	3.23	2.66	93	2.98	2.61	87	3.08	2.50	93	2.94	2.23	94
All other securities	4.37	3.28	85	4.37	4.14	75	3.72	4.06	47	3.81	4.20	56	3.30	3.66	43
Interest-bearing deposits	0.57	0.60	51	1.03	1.13	45	1.02	1.10	45	0.90	0.81	63	0.61	0.49	70
Time deposits of \$250K or more	1.92	1.53	84	2.33	1.96	83	2.37	1.96	85	1.81	1.44	79			
Time deposits < \$250K	1.88	1.47	85	2.18	1.81	72	2.23	1.82	74	1.71	1.29	75			
Other domestic deposits	0.47	0.41	67	1.02	0.96	57	1.03	0.93	60	0.89	0.67	77			
Foreign deposits		0.48			1.30			1.19			0.97			0.51	
Federal funds purchased and repos	0.41	0.71	32	2.37	2.02	64	1.93	1.86	52	2.26	1.51	79	1.02	0.94	60
Other borrowed funds and trading liabilities	0.69	1.54	13	2.29	2.45	37	2.09	2.38	30	1.35	2.28	8	1.31	1.77	26
All interest-bearing funds	0.91	0.82	61	1.74	1.53	69	1.71	1.49	69	1.39	1.19	68	1.15	0.82	81

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	991,767	433,573	593,920	418,731	451,258
Fiduciary activities income	0	0	0	3,467	1,896
Service charges on deposit accounts - domestic	13,504	17,822	24,000	14,519	13,397
Trading revenue	67,882	90,901	76,133	-5,052	-8,147
Investment banking fees and commissions	5,934	4,263	6,060	5,810	0
Insurance activities revenue	90	163	199	211	5,190
Venture capital revenue	0	0	0	0	0
Net servicing fees	22,251	-53,681	-32,259	74,411	60,450
Net securitization income	0	0	0	0	-7
Net gains (losses) on sales of loans, OREO, other assets	-558,869	-169,855	-159,751	198,819	-30,251
Other non-interest income	1,440,975	543,960	679,538	126,546	408,730
Total overhead expenses	852,599	642,206	886,557	701,735	630,447
Personnel expense	481,752	337,829	467,801	395,318	367,780
Net occupancy expense	114,075	52,379	72,289	57,166	50,193
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	9,696	11,138	14,736	4,506	0
Other operating expenses	247,076	240,860	331,731	244,745	212,474
Fee income on mutual funds and annuities	5,457	3,215	4,635	5,130	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	4,871	4,171	4,453	3,938	3,525
Average personnel expense per employee	98.90	80.99	105.05	100.39	104.33
Average assets per employee	5,326.29	4,770.97	4,644.57	4,582.74	4,495.36

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.55	2.09	33	0.74	2.71	32	0.78	2.72	32	1.23	3.08	35	0	2.85	9
Overhead expenses / Net Interest Income + non-interest income	57.45	62.06	33	75.54	60.71	87	76.21	61.29	87	75.86	60.88	92	74.72	63.61	84
Percent of Average Assets															
Total overhead expense	4.38	2.59	92	4.30	2.66	93	4.29	2.69	92	3.89	2.71	88	3.98	2.72	90
Personnel expense	2.48	1.30	96	2.26	1.40	96	2.26	1.41	95	2.19	1.44	94	2.32	1.42	96
Net occupancy expense	0.59	0.26	98	0.35	0.28	78	0.35	0.28	75	0.32	0.28	63	0.32	0.29	60
Other operating expenses	1.32	0.95	81	1.69	0.95	86	1.68	0.97	84	1.38	0.97	85	1.34	1	84
Overhead less non-interest income	-0.72	1.27	2	1.40	1.31	52	1.41	1.32	51	1.57	1.38	59	1.13	1.34	29
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.44	61.60	35	75.16	60.20	87	76.17	60.64	89	75.81	60.37	92	74.62	62.73	86
Personnel expense	32.46	32.31	46	39.54	32.24	87	40.19	32.39	88	42.71	32.51	93	43.53	32.93	91
Net occupancy expense	7.69	6.55	70	6.13	6.44	41	6.21	6.52	43	6.18	6.48	39	5.94	6.70	35
Other operating expenses	17.30	22.16	32	29.49	21.12	86	29.77	21.20	87	26.93	20.90	86	25.15	22.41	74
Total non-interest income	66.82	28.52	92	50.74	28.53	86	51.03	29.23	86	45.24	28.50	84	53.41	31.08	87
Fiduciary activities income	0	2.06	12	0	1.93	14	0	1.97	14	0.37	2.14	36	0.22	2.38	31
Service charges on domestic deposit accounts	0.91	3.23	16	2.09	3.82	29	2.06	3.88	29	1.57	4.15	23	1.59	4.28	24
Trading revenue	4.57	1.37	84	10.64	1.18	94	6.54	1.18	90	-0.55	0.85	5	-0.96	0.90	4
Investment banking fees and commissions	0.40	2.59	27	0.50	3.50	26	0.52	3.54	25	0.63	3.42	27	0	3.62	5
Insurance activities revenue	0.01	0.41	30	0.02	0.47	37	0.02	0.47	34	0.02	0.47	38	0.61	0.55	73
Venture capital revenue	0	0	45	0	0.02	43	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	1.50	-0.04	90	-6.28	0.23	2	-2.77	0.28	1	8.04	0.65	99	7.15	0.60	98
Net securitization income	0	0	46	0	0	45	0	0.01	44	0	0.01	44	0	0.01	2
Net gain (loss) - sales of loans, OREO, and other assets	-37.65	3.74	0	-19.88	1.75	0	-13.73	1.86	0	21.48	1.61	98	-3.58	1.67	0
Other non-interest income	97.08	9.49	99	63.66	9.89	99	58.39	10.04	99	13.67	9.86	75	48.38	10.77	97
Overhead less non-interest income	-9.38	31.97	5	24.42	31.02	27	25.14	31.06	28	30.57	31.46	40	21.21	31.19	17
Applicable income taxes / Pretax net operating income (tax equivalent)	23.03	18.64	77	18.20	20.80	25	18.07	20.56	27	19.30	19.04	44	67.71	32.99	93
Applicable income tax + TE / Pretax net operating income + TE	23.07	22.16	56	20.36	23.14	21	18.30	23.23	12	19.58	21.56	26	68.23	37.95	91

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	14,271,464	11,757,885	13,016,997	10,143,585	9,943,984	21.38	106.99
Commercial and industrial loans	959,756	1,179,226	1,095,105	945,791	701,043	-18.61	206.14
Loans to individuals	972,855	690,422	726,757	310,195	22,956	40.91	3201.39
Loans to depository institutions and acceptances of other banks	29,250	29,250	29,250	29,250	29,250	0.00	
Agricultural loans	134	160	145	0	0	-16.25	
Other loans and leases	8,114,006	3,694,255	3,254,520	1,920,011	1,607,566	119.64	580.27
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	24,347,465	17,351,198	18,122,774	13,348,832	12,304,799	40.32	188.80
Less: Allowance for loan and lease losses	255,099	110,000	107,000	128,430	140,000	131.91	29.49
Net loans and leases	24,092,366	17,241,198	18,015,774	13,220,402	12,164,799	39.74	192.61
Debt securities that reprice or mature in over 1 year	2,598,217	2,257,545	2,616,622	2,820,488	2,788,963	15.09	15.05
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	26,690,583	19,498,743	20,632,396	16,040,890	14,953,762	36.88	154.39
Interest-bearing bank balances	87,493	120,435	206,977	149,260	82,878	-27.35	-39.80
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	5,282	74,029	95,785	24,311	3,060	-92.86	
Trading assets	9,698	10,992	28,723	19,456	8,940	-11.77	-16.53
Total earning assets	26,793,056	19,704,199	20,963,881	16,233,917	15,048,640	35.98	149.26
Non-interest-bearing cash and due from depository institutions	194,120	233,660	220,483	259,831	120,948	-16.92	294.92
Premises, fixed assets, and leases	263,532	276,525	271,287	245,071	208,824	-4.70	36.25
Other real estate owned	5,666	9,408	9,840	7,173	8,236	-39.77	-66.46
Investment in unconsolidated subsidiaries	69,623	47,084	55,254	36,622	7,435	47.87	836.42
Intangible and other assets	2,149,696	1,777,486	1,744,265	1,748,828	1,517,836	20.94	43.00
Total assets	29,475,693	22,048,362	23,265,010	18,531,442	16,911,919	33.69	135.44
Quarterly average assets	28,259,627	21,202,078	23,030,007	18,509,398	17,169,018	33.29	129.86
Average loans and leases (YTD)	20,110,181	14,502,738	15,375,384	12,913,513	10,749,340	38.66	164.38
Memoranda							
Loans held-for-sale	5,371,852	4,196,293	5,258,283	3,868,736	4,321,243	28.01	123.12
Loans not held-for-sale	18,975,613	13,154,905	12,864,491	9,480,096	7,983,556	44.25	215.05
Real estate loans secured by 1-4 family	11,179,789	8,977,175	10,109,820	7,959,291	8,009,042	24.54	80.69
Commercial real estate loans	3,091,675	2,780,710	2,907,177	2,184,294	1,934,942	11.18	336.99
Construction and land development	1,513,682	1,272,196	1,430,313	939,421	868,831	18.98	722.23
Multifamily	168,162	154,737	140,510	139,605	134,707	8.68	296.63
Nonfarm nonresidential	1,409,831	1,353,777	1,336,354	1,105,268	931,404	4.14	193.11
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	2,603,499	2,331,574	2,712,407	2,844,799	2,792,023	11.66	15.28
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	29,210	31,584	30,804	31,966	34,934	-7.52	125.19
Mortgage-backed securities	2,497,260	2,236,324	2,604,666	2,771,822	2,719,531	11.67	11.77
Asset-backed securities	0	0	0	0	0		
Other debt securities	77,029	63,666	76,937	41,011	37,558	20.99	
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	2,163,775	1,696,124	2,114,570	2,141,349	1,852,816	27.57	88.10
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	29,210	31,584	30,804	31,966	34,934	-7.52	125.19
Mortgage-backed securities	2,057,536	1,600,874	2,006,829	2,068,372	1,780,324	28.53	80.90
Asset-backed securities	0	0	0	0	0		
Other debt securities	77,029	63,666	76,937	41,011	37,558	20.99	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	18,046	4,144	1,272	-22,706	-14,555	335.47	82.32
Available-for-sale securities appreciation (depreciation)	79,450	6,049	1,365	-63,562	-33,717	1213.44	344.25
Structured notes, fair value	0	0	0	0	0		
Pledged securities	175,806	355,688	874,183	1,911,482	1,969,213	-50.57	1255.38

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	10,203,684	6,130,036	5,797,221	3,259,475	2,138,542	66.45	426.87
NOW, ATS and transaction accounts	1,118,997	399,373	285,876	247,621	40,107	180.19	2767.68
Time deposits less brokered deposits) < \$250K	752,137	1,986,419	1,834,722	1,874,624	1,020,392	-62.14	
MMDA and other savings accounts	6,742,988	6,354,564	6,281,440	5,865,556	4,931,789	6.11	30.59
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	18,817,806	14,870,392	14,199,259	11,247,276	8,130,830	26.55	152.22
Time deposits of \$250K or more	673,658	899,450	874,692	817,332	658,185	-25.10	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	671,002	5	470,042	0	0	999999.00	
Secured federal funds purchased	671,002	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,555,000	2,330,848	3,697,790	3,294,111	4,385,000	-33.29	77.92
Other borrowings w/remaining maturity over 1 year	3,006,699	733,227	740,682	161,554	1,305,327	310.06	151.98
Brokered deposits < \$250K	1,536,399	634,672	634,942	585,882	234,892	142.08	
Noncore funding	7,442,758	4,598,202	6,418,148	4,858,879	6,583,404	61.86	153.96
Trading liabilities	43,442	16,015	42,219	798	259	171.26	5343.86
Subordinated notes and debentures + trust preferred securities	493,032	495,571	495,831	494,790	493,750	-0.51	99.26
Other liabilities	483,426	333,555	321,542	359,466	304,846	44.93	28.53
Total liabilities	27,280,464	20,313,735	21,476,999	16,961,209	15,513,089	34.30	147.65
Equity Capital							
Perpetual preferred stock (including surplus)	106	108	108	109	110	-1.85	-99.96
Common stock	572	578	566	577	573	-1.04	1.42
Common surplus	1,493,097	1,481,127	1,483,054	1,522,000	1,512,232	0.81	0.61
Retained earnings	655,291	247,843	302,774	94,247	-93,072	164.40	
Accumulated other comprehensive income	46,037	5,000	1,374	-46,552	-21,013	820.74	271.15
Other equity capital components	0	-166	0	-148	0		
Total holding company equity capital	2,195,103	1,734,490	1,787,876	1,570,233	1,398,830	26.56	46.02
Noncontrolling (minority) interest in subsidiaries	126	137	135	0	0	-8.03	
Total equity capital, including minority interest	2,195,229	1,734,627	1,788,011	1,570,233	1,398,830	26.55	46.03
Total liabilities and capital	29,475,693	22,048,362	23,265,010	18,531,442	16,911,919	33.69	135.44
Memoranda							
Non-interest-bearing deposits	10,203,684	6,130,037	5,797,221	3,260,131	2,138,542	66.45	426.87
Interest-bearing deposits	10,824,179	10,274,477	9,911,672	9,390,359	6,885,365	5.35	69.45
Total deposits	21,027,863	16,404,514	15,708,893	12,650,490	9,023,907	28.18	152.61
Long-term debt that reprices within 1 year	247,435	0	278,996	0	1,130,000		678.91
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,787,876	1,570,233	1,570,233	1,398,830	1,335,598		
Accounting restatements	-22,795	0	0	0	0		
Net income	383,913	160,382	217,586	187,320	67,379		
Net sale of new perpetual preferred stock	-2	0	0	-1	110		
Net sale of new common stock	10,040	9,264	11,331	9,627	9,538		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	50,166	50,166	148	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	8,591	6,775	9,035	0	0		
Change in other comprehensive income	44,662	51,552	47,927	-25,539	-13,795		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	144	0		
Holding company equity capital, ending balance	2,195,103	1,734,490	1,787,876	1,570,233	1,398,830		

BHC Name

City/State

Percent Composition of Assets

	09/30/2020			09/30/2019			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	48.42	36.66	72	53.33	37.80	73	55.95	37.78	82	54.74	37.19	80	58.80	35.54	90
Commercial and industrial loans	3.26	14.40	10	5.35	12.01	18	4.71	12.02	15	5.10	12.85	15	4.15	12.62	14
Loans to individuals	3.30	3.57	61	3.13	4.10	55	3.12	4.20	55	1.67	4.31	45	0.14	4.47	13
Loans to depository institutions and acceptances of other banks	0.10	0.03	87	0.13	0.04	86	0.13	0.04	84	0.16	0.05	88	0.17	0.06	84
Agricultural loans	0	0.20	23	0	0.24	25	0	0.24	25	0	0.30	12	0	0.21	13
Other loans and leases	27.53	4.66	98	16.76	5.12	94	13.99	5.01	93	10.36	5	86	9.51	5.10	84
Net loans and leases	81.74	63	96	78.20	63.74	88	77.44	63.77	84	71.34	63.98	65	71.93	62.73	68
Debt securities over 1 year	8.81	14.80	22	10.24	14.19	27	11.25	14.60	30	15.22	14.63	56	16.49	14.83	59
Mutual funds and equity securities	0	0.06	13	0	0.05	14	0	0.06	13	0	0.06	12	0	0.06	11
Subtotal	90.55	79.07	94	88.44	79.32	85	88.68	79.65	87	86.56	79.97	67	88.42	79.31	84
Interest-bearing bank balances	0.30	6.40	1	0.55	3.19	12	0.89	3.06	23	0.81	3.04	23	0.49	3.46	10
Federal funds sold and reverse repos	0	0.80	27	0	1.62	24	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	0.02	1.85	3	0.34	1.90	24	0.41	1.91	25	0.13	1.96	13	0.02	1.86	5
Trading assets	0.03	1.04	38	0.05	1.27	39	0.12	1.19	43	0.10	1.33	49	0.05	1.34	39
Total earning assets	90.90	90.87	51	89.37	89.44	47	90.11	89.53	56	87.60	89.74	25	88.98	89.84	35
Non-interest cash and due from depository institutions	0.66	1.03	22	1.06	1.24	36	0.95	1.14	34	1.40	1.21	66	0.72	1.22	16
Other real estate owned	0.02	0.03	56	0.04	0.03	65	0.04	0.03	70	0.04	0.04	60	0.05	0.05	62
All other assets	8.44	8.03	58	9.57	9.25	56	8.94	9.27	47	11	8.98	71	10.30	8.86	70
Memoranda															
Short-term investments	0.31	10.21	0	0.88	7.85	4	1.30	7.63	12	0.94	7.80	5	0.51	8.69	1
U.S. Treasury securities	0	0.91	15	0	1.06	12	0	1.03	11	0	1.04	14	0	1.02	12
US agency securities (excluding mortgage-backed securities)	0	0.59	10	0	0.57	13	0	0.54	13	0	0.69	10	0	0.75	11
Municipal securities	0.10	1.60	26	0.14	1.31	30	0.13	1.34	29	0.17	1.62	29	0.21	1.60	32
Mortgage-backed securities	8.47	11.20	38	10.14	11.16	44	11.20	11.44	50	14.96	11.13	72	16.08	11.06	77
Asset-backed securities	0	0.31	24	0	0.29	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0.26	0.40	59	0.29	0.37	62	0.33	0.39	65	0.22	0.41	60	0.22	0.38	62
Loans held-for-sale	18.22	0.52	99	19.03	0.49	99	22.60	0.39	99	20.88	0.30	99	25.55	0.33	99
Loans held for investment	64.38	63.22	43	59.66	63.30	30	55.30	63.50	23	51.16	63.93	18	47.21	62.63	18
Real estate loans secured by 1-4 family	37.93	12.28	96	40.72	13.56	96	43.46	13.29	98	42.95	13.46	98	47.36	13.44	98
Revolving	3.07	1.72	74	4.23	2.09	81	4.22	2.07	82	3.80	2.27	73	3.69	2.40	72
Closed-end, secured by first liens	34.43	10.10	96	35.82	10.90	96	38.60	10.69	97	38.52	10.57	98	42.98	10.35	98
Closed-end, secured by junior liens	0.43	0.24	81	0.67	0.29	86	0.63	0.28	86	0.63	0.31	84	0.68	0.34	84
Commercial real estate loans	10.49	22.30	23	12.61	21.95	30	12.50	22.23	30	11.79	21.58	30	11.44	19.88	32
Construction and land development	5.14	3.47	73	5.77	3.41	77	6.15	3.44	76	5.07	3.51	71	5.14	3.25	77
Multifamily	0.57	3.10	15	0.70	3.01	18	0.60	3.01	16	0.75	2.72	24	0.80	2.54	29
Nonfarm nonresidential	4.78	14.72	19	6.14	14.46	24	5.74	14.69	24	5.96	14.44	25	5.51	13.30	25
Real estate loans secured by farmland	0	0.33	8	0	0.37	9	0	0.36	9	0	0.41	9	0	0.32	11

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	09/30/2020			09/30/2019			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	58.62	56.15	43	67.76	57.58	61	71.83	57.46	69	75.99	56.49	77	80.81	54.84	90
Real estate loans secured by 1-4 family	45.92	19.51	95	51.74	21.24	96	55.79	20.75	97	59.63	21.10	97	65.09	21.45	98
Revolving	3.71	2.66	65	5.37	3.20	77	5.42	3.15	76	5.28	3.50	70	5.08	3.77	66
Closed-end	42.21	16.64	96	46.37	17.79	94	50.37	17.39	97	54.35	17.39	97	60.01	17.41	98
Commercial real estate loans	12.70	33.63	14	16.03	33.10	22	16.04	33.52	21	16.36	32.14	25	15.73	29.99	25
Construction and land development	6.22	5.18	63	7.33	5.07	75	7.89	5.09	73	7.04	5.20	69	7.06	4.90	72
1-4 family	2.42	0.94	84	3.65	0.96	93	3.84	0.94	96	3.57	1.02	93	3.44	0.89	94
Other	3.80	4.09	51	3.69	3.98	54	4.05	4.02	57	3.47	4.05	50	3.62	3.90	53
Multifamily	0.69	4.78	9	0.89	4.66	12	0.78	4.69	11	1.05	4.10	19	1.09	3.84	21
Nonfarm nonresidential	5.79	22.19	11	7.80	21.81	16	7.37	22.15	14	8.28	21.40	20	7.57	20.03	20
Owner-occupied	1.68	7.46	16	2.48	7.64	20	2.46	7.72	19	2.68	8.03	21	2.49	7.58	22
Other	4.11	14.52	12	5.32	14.08	18	4.91	14.34	15	5.60	13.38	21	5.08	12.45	22
Real estate loans secured by farmland	0	0.52	8	0	0.56	9	0	0.55	9	0	0.63	9	0	0.51	11
Loans to depository institutions and acceptances of other banks	0.12	0.06	87	0.17	0.10	84	0.16	0.11	84	0.22	0.12	88	0.24	0.17	83
Commercial and industrial loans	3.94	22.98	5	6.80	19.54	10	6.04	19.53	10	7.09	20.32	9	5.70	20.53	9
Loans to individuals	4	6.23	58	3.98	7.03	51	4.01	7.13	52	2.32	7.36	40	0.19	7.61	11
Credit card loans	0	0.63	22	0	0.77	21	0	0.81	21	0	1.02	20	0	1.12	19
Agricultural loans	0	0.31	23	0	0.38	24	0	0.37	25	0	0.46	12	0	0.33	13
Other loans and leases	33.33	9.11	92	21.29	9.90	84	17.96	9.85	80	14.38	9.66	74	13.06	10.32	68
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	581.73	387.92	84	661.24	392.68	92	712.38	391.26	94	620.85	379.80	91	628.64	366.85	94
Real estate loans secured by 1-4 family	455.70	130.23	97	504.86	141.05	97	553.28	138.18	98	487.16	137.84	98	506.31	138.55	98
Revolving	36.84	18.32	83	52.40	21.50	92	53.73	21.26	92	43.13	23.33	79	39.50	25.05	73
Closed-end	418.87	110.40	96	452.46	117.56	96	499.55	115.20	98	444.03	112.79	98	466.82	111.69	98
Commercial real estate loans	126.02	237.16	26	156.38	227.87	34	159.10	229.44	34	133.69	219.72	34	122.32	204.45	34
Construction and land development	61.70	36.48	77	71.55	34.83	82	78.28	34.95	87	57.50	35.36	73	54.93	32.91	73
1-4 family	24.02	6.64	92	35.58	6.83	96	38.07	6.61	97	29.17	7.04	96	26.75	6.16	97
Other	37.68	28.60	66	35.97	26.99	66	40.20	27.32	70	28.33	27.26	54	28.17	26.01	56
Multifamily	6.85	32.93	16	8.70	31.56	21	7.69	31.04	19	8.54	27.85	27	8.52	25.95	27
Nonfarm nonresidential	57.47	156.60	20	76.13	150.22	28	73.13	152.10	28	67.65	147.22	25	58.88	137.03	27
Owner-occupied	16.70	52.43	21	24.23	52.35	28	24.41	53.07	29	21.88	54.89	27	19.39	51.62	25
Other	40.76	101.87	23	51.90	96.37	31	48.72	97.41	31	45.77	91.80	30	39.49	84.09	29
Real estate loans secured by farmland	0	3.43	8	0	3.65	9	0	3.60	8	0	4.02	9	0	3.31	10
Loans to depository institutions and acceptances of other banks	1.19	0.31	87	1.64	0.40	87	1.60	0.44	85	1.79	0.54	88	1.85	0.68	85
Commercial and industrial loans	39.12	150.16	10	66.32	122.67	25	59.93	122.02	21	57.89	128.82	20	44.32	126.55	15
Loans to individuals	39.65	36.83	64	38.83	42.74	59	39.77	43.51	60	18.99	42.67	46	1.45	44.83	13
Credit card loans	0	3.28	22	0	4.11	22	0	4.34	21	0	5.31	20	0	5.73	19
Agricultural loans	0.01	1.99	23	0.01	2.24	25	0.01	2.18	25	0	2.72	12	0	1.88	13
Other loans and leases	330.74	49.92	97	207.76	53.93	95	178.11	52.44	95	117.52	51.79	89	101.63	52.78	86
Supplemental															
Non-owner occupied CRE loans / Gross loans	11.40	26.62	15	13.70	26.17	22	14.30	26.45	23	13.73	24.79	23	13.25	23.09	24
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	113.09	186.45	30	133.68	178.39	38	141.82	178.57	38	112.16	167.93	37	103.10	156.17	39
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	129.80	243.47	26	157.92	234.48	34	166.23	236.10	34	134.04	225.98	33	122.50	210.40	32

BHC Name

City/State

Liquidity and Funding

	09/30/2020			09/30/2019			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	0.31	10.21	0	0.88	7.85	4	1.30	7.63	12	0.94	7.80	5	0.51	8.69	1
Liquid assets	9.29	24.65	8	11.67	22.78	16	12.96	22.44	21	17.10	22.72	41	17.34	24.04	37
Investment securities	8.83	17.19	14	10.57	16.68	21	11.66	16.99	23	15.35	17.27	43	16.51	17.35	50
Net loans and leases	81.74	63	96	78.20	63.74	88	77.44	63.77	84	71.34	63.98	65	71.93	62.73	68
Net loans, leases and standby letters of credit	82.06	63.89	96	78.57	64.78	87	77.79	64.84	85	71.68	65.07	63	72.22	63.89	66
Core deposits	63.84	69.20	25	67.44	62.60	51	61.03	63.09	32	60.69	62.13	35	48.08	61.26	22
Noncore funding	25.25	15.53	78	20.86	19.91	64	27.59	19.36	75	26.22	21.34	68	38.93	22.32	83
Time deposits of \$250K or more	2.29	2.35	58	4.08	3.01	68	3.76	2.94	66	4.41	2.89	78	3.89	2.57	76
Foreign deposits	0	0.36	38	0	0.42	38	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	2.28	1.44	74	0	1.94	19	2.02	1.94	68	0	1.97	7	0	2.23	7
Secured federal funds purchased	2.28	0	99	0	0	49	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	2.28	0.59	86	0	0.49	37	2.02	0.48	83	0	0.54	24	0	0.73	23
Commercial paper	0	0.01	45	0	0.01	46	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	5.28	1.75	90	10.57	3.04	94	15.89	3.01	98	17.78	3.67	98	25.93	3.96	99
Earning assets that reprice within 1 year	45.70	38.76	68	40.10	39.46	48	36.15	39.29	36	36.05	40.29	35	33.52	41.61	22
Interest-bearing liabilities that reprice within 1 year	6.53	8.86	42	11.15	10.24	68	9.93	10.19	62	13.55	10.01	73	7.04	8.46	46
Long-term debt that reprices within 1 year	0.84	0.52	80	0	0.95	27	1.20	0.96	73	0	1.34	25	6.68	1.58	89
Net assets that reprice within 1 year	38.33	27.76	74	28.96	26.75	55	25.03	26.63	40	22.50	27.38	36	19.79	29.77	27
Other Liquidity and Funding Ratios															
Net noncore funding dependence	27.53	6.19	89	22.57	15.19	77	29.63	14.45	86	29.20	16.62	80	43.43	17.03	91
Net short-term noncore funding dependence	11.09	-2.71	90	15.58	3.67	83	22.67	3.38	93	26.54	4.66	96	33.17	4.83	96
Short-term investment / Short-term noncore funding	3.04	149.65	0	6.01	78.70	6	6.08	77.77	4	3.92	66.46	1	1.70	74.86	0
Liquid assets - short-term noncore funding / Nonliquid assets	-1.18	24.47	9	-3.39	17.22	13	-9.71	16.97	7	-8.23	16.04	10	-15.14	18.16	5
Net loans and leases / Total deposits	114.57	82.06	93	105.10	90.55	85	114.69	90.31	88	104.51	90.08	86	134.81	90.14	94
Net loans and leases / Core deposits	128.03	92.26	90	115.94	105.02	77	126.88	103.93	83	117.54	105	76	149.61	105.65	87
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.80	1.73	41	0.25	0.88	32	0.07	0.72	25	-1.51	-0.82	21	-1.01	-0.31	18
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.52	4.54	48	0.36	1.74	21	0.08	1.36	17	-4.22	-1.98	2	-2.34	-0.77	11
Structured notes appreciation (depreciation) / Tier 1 capital		0			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	16.89	11.41	66	27.25	14.08	71	22.04	12.67	67	24.73	16.19	66	33.64	15.76	76
Available-for-sale securities	83.11	86.72	34	72.75	83.79	30	77.96	85.40	34	75.27	81.88	33	66.36	84.24	23
U.S. Treasury securities	0	5.26	15	0	6.37	12	0	6.15	11	0	6.99	14	0	6.96	12
US agency securities (excluding mortgage-backed securities)	0	3.94	10	0	3.77	13	0	3.49	13	0	4.02	9	0	4.42	10
Municipal securities	1.12	9.87	26	1.35	7.74	32	1.14	7.75	30	1.12	9.16	28	1.25	9.31	29
Mortgage-backed securities	95.92	66.61	91	95.91	67.19	93	96.03	67.43	92	97.43	65.45	96	97.40	65.34	95
Asset-backed securities	0	1.91	24	0	1.76	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	2.96	2.93	63	2.73	2.86	67	2.84	2.94	67	1.44	2.79	56	1.35	2.57	59
Mutual funds and equity securities	0	0.38	13	0	0.37	14	0	0.40	13	0	0.42	11	0	0.51	10
Debt securities 1 year or less	0.20	11.25	2	3.18	11.84	21	3.53	11.86	24	0.85	11.91	7	0.11	11.79	2
Debt securities 1 to 5 years	0.62	17.70	4	74.55	20.25	96	72.20	17.94	96	72.04	19.18	95	77.72	18.80	98
Debt securities over 5 years	99.18	68.10	98	22.27	63.10	10	24.27	66.02	11	27.11	64.73	12	22.17	64.73	8
Pledged securities	6.75	37.16	13	15.26	31.89	28	32.23	30.57	55	67.19	33.30	91	70.53	34.58	91
Structured notes, fair value	0	0.02	42	0	0.04	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-52.29	124.80	3	49.43	25.25	73	74.43	26.69	82	101.97	6.77	95	16.23	19.19	61
Investment securities	11.66	20.30	40	-9.63	10.76	8	-4.65	11.75	16	1.89	9.42	43	8.51	8.45	58
Core deposits	26.55	26	60	43.28	10.44	92	26.25	11.23	86	38.33	7.29	94	3.80	12.19	35
Noncore funding	61.86	-6.57	96	-22.94	8.64	5	32.09	6.59	84	-26.20	10.67	4	64.32	5.59	89

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)			5,814,674	5,077,878	3,658,300
Commit: Secured commercial real estate loans	1,726,408	1,906,802	2,015,249	1,260,268	1,029,353
Commit: Unsecured real estate loans	30,952	48,769	46,006	57,390	20,700
Credit card lines (reported semiannually, June/Dec)			7	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	96,557	81,324	81,695	62,538	49,567
Commercial and similar letters of credit	50	100	100	5	5
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	241,305	183,988	200,327	94,528	95,258
Credit derivatives - notional amount (holding company as beneficiary)	3,340	3,976	3,817	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	241,305	187,964	204,143	94,528	95,258
Derivative Contracts					
Interest rate futures and forward contracts	12,609,868	8,823,041	8,216,400	6,747,630	7,618,362
Written options contracts (interest rate)	12,183,337	5,310,566	4,103,187	2,250,245	3,840,338
Purchased options contracts (interest rate)	384,000	286,197	316,000	662,269	757,300
Interest rate swaps	3,475,204	2,191,000	2,237,021	1,690,780	2,030,182
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	7,794
Purchased options contracts (commodity and other)	0	0	0	0	7,794
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							24.99	23.52	62	27.40	24.05	67	21.63	24.03	53
Standby letters of credit	0.33	0.72	35	0.37	0.83	34	0.35	0.84	31	0.34	0.92	29	0.29	0.96	22
Commercial and similar letters of credit	0	0.02	41	0	0.02	40	0	0.02	41	0	0.02	34	0	0.03	29
Securities lent	0	0.23	40	0	0.36	39	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0.82	0.39	79	0.83	0.41	81	0.86	0.42	79	0.51	0.52	79	0.56	0.30	83
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.33	60	0.02	0.53	62	0.02	0.52	60	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.24	34	0	0.26	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.82	0.35	86	0.85	0.52	86	0.88	0.45	86	0.51	0.69	84	0.56	0.59	83
Derivative contracts	97.21	51.49	86	75.34	72.86	79	63.93	68.47	74	61.25	65.81	78	84.33	75.35	81
Interest rate contracts	97.21	36.10	89	75.34	51.23	82	63.93	47.31	79	61.25	43.84	81	84.24	53.66	85
Interest rate futures and forward contracts	42.78	8.89	90	40.02	13.63	86	35.32	10.67	86	36.41	11.40	88	45.05	13.82	88
Written options contracts (interest rate)	41.33	2.33	95	24.09	2.53	92	17.64	2.47	92	12.14	2.16	91	22.71	2.60	90
Purchased options contracts (interest rate)	1.30	1.45	74	1.30	2.62	71	1.36	2.65	69	3.57	2.32	80	4.48	2.37	83
Interest rate swaps	11.79	20.71	44	9.94	30.09	36	9.62	28.86	34	9.12	26.74	37	12	25.60	48
Foreign exchange contracts	0	5.79	25	0	10.81	23	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.70	26	0	5.74	24	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.03	40	0	0.06	39	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.07	38	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.73	39	0	2.07	38	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	1.80	32	0	3.20	31	0	3.32	31	0	4.08	31	0.09	3.81	65
Commodity and other futures and forward contracts	0	0.13	42	0	0.24	40	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.54	35	0	0.98	34	0	0.98	35	0	1.48	34	0.05	1.21	69
Purchased options contracts (commodity and other)	0	0.38	35	0	0.92	34	0	0.94	34	0	1.29	34	0.05	1.12	68
Commodity and other swaps	0	0.31	36	0	0.34	35	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							37.82	45.53	54	39.32	44.93	59	34.03	46.60	44

BHC Name _____ City/State _____

Derivative Instruments

Dollar Amount in Thousands	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	28,652,409	16,610,804	14,872,608	11,350,924	14,261,770
Interest rate contracts	28,652,409	16,610,804	14,872,608	11,350,924	14,246,182
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	15,588
Derivatives Position					
Futures and forwards	12,609,868	8,823,041	8,216,400	6,747,630	7,618,362
Written options	12,183,337	5,310,566	4,103,187	2,250,245	3,848,132
Exchange-traded	0	0	0	0	7,794
Over-the-counter	12,183,337	5,310,566	4,103,187	2,250,245	3,840,338
Purchased options	384,000	286,197	316,000	662,269	765,094
Exchange-traded	0	0	0	0	7,794
Over-the-counter	384,000	286,197	316,000	662,269	757,300
Swaps	3,475,204	2,191,000	2,237,021	1,690,780	2,030,182
Held for trading	13,678,068	9,700,441	9,043,600	3,329,000	2,977,500
Interest rate contracts	13,678,068	9,700,441	9,043,600	3,329,000	2,977,500
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	14,974,341	6,910,363	5,829,008	8,021,924	11,284,270
Interest rate contracts	14,974,341	6,910,363	5,829,008	8,021,924	11,268,682
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	15,588
Derivative contracts (excluding futures and FX 14 days or less)	4,698,739	11,341,914	9,255,833	9,263,999	10,581,401
One year or less	1,094,144	8,706,964	6,235,643	6,219,656	7,016,610
Over 1 year to 5 years	1,968,589	1,462,878	1,825,792	2,012,796	1,992,592
Over 5 years	1,636,006	1,172,072	1,194,398	1,031,547	1,572,199
Gross negative fair value (absolute value)	46,558	17,365	43,864	38,792	13,713
Gross positive fair value	333,131	96,063	89,705	48,126	35,056
Held for trading	9,739	11,587	29,022	19,983	8,940
Non-traded	323,392	84,476	60,683	28,143	26,116
Current credit exposure on risk-based capital derivative contracts	75,790	44,000	53,357	27,684	15,168
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name _____ City/State _____

Derivatives Analysis

	09/30/2020			09/30/2019			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.62	76	100	94.13	79	100	93.44	80	100	92.91	80	99.89	92.20	65
Foreign exchange contracts	0	3.07	25	0	2.90	23	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts	0	1.18	32	0	1.44	31	0	1.64	31	0	1.93	30	0.11	1.94	62
Futures and forwards															
Written options	44.01	14.59	84	53.12	14.64	88	55.25	13.49	88	59.45	12.78	92	53.42	13.23	90
Exchange-traded	42.52	8.60	93	31.97	6.95	92	27.59	5.91	92	19.82	6.60	89	26.98	6.68	89
Over-the-counter	0	0.15	41	0	0.16	40	0	0.15	42	0	0.23	39	0.05	0.27	79
Purchased options	42.52	8.13	93	31.97	6.19	92	27.59	5.10	92	19.82	5.49	91	26.93	5.27	91
Exchange-traded	1.34	3.51	55	1.72	4.02	57	2.12	4.42	58	5.83	4.19	68	5.36	4.73	65
Over-the-counter	0	0.14	40	0	0.28	38	0	0.28	39	0	0.32	37	0.05	0.33	76
Swaps	1.34	2.98	60	1.72	3.03	62	2.12	3.35	61	5.83	3.20	72	5.31	3.32	71
Held for trading															
Interest rate contracts	47.74	43.02	46	58.40	43.62	53	60.81	44.16	51	29.33	46.31	42	20.88	46.32	39
Foreign exchange contracts	47.74	36.62	51	58.40	37.77	58	60.81	37.24	60	29.33	38.40	47	20.88	37.84	44
Equity, commodity, and other contracts	0	1.45	32	0	1.45	30	0	1.60	30	0	1.85	29	0	2.10	26
Non-traded															
Interest rate contracts	0	0.68	38	0	0.74	36	0	0.83	36	0	1.14	35	0	1.01	35
Foreign exchange contracts	52.26	56.98	53	41.60	56.38	46	39.19	55.84	48	70.67	53.69	57	79.12	53.68	60
Equity, commodity, and other contracts	52.26	54.32	55	41.60	53.02	47	39.19	52.22	49	70.67	50.60	61	79.01	51.23	65
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0	0.39	35	0	0.37	33	0	0.34	33	0	0.57	32	0	0.60	31
Over 1 year to 5 years	0	0.10	37	0	0.15	37	0	0.13	38	0	0.16	38	0.11	0.21	79
Over 5 years	16.40	90.28	3	68.28	92.14	14	62.23	93.86	9	81.61	94.47	16	74.19	95.63	15
Gross negative fair value (absolute value)	3.82	31.66	16	52.42	31.25	70	41.93	32.17	65	54.79	32.51	75	49.20	31.96	73
Gross positive fair value	6.87	27.15	19	8.81	30.86	21	12.28	30.45	25	17.73	31.16	30	13.97	31.85	26
Percent of Tier 1 Capital															
Held for trading (X)	5.71	28.15	20	7.06	27.01	21	8.03	28.09	27	9.09	28.71	28	11.02	29.43	25
Non-traded (X)	0.16	1.65	11	0.10	1.10	11	0.29	0.83	29	0.34	0.72	18	0.10	0.69	10
Current credit exposure (X)	1.16	2.48	22	0.58	1.52	20	0.60	1.19	25	0.42	0.85	17	0.25	0.71	12
Credit losses on derivative contracts	0.02	0.07	40	0.01	0.07	34	0.03	0.06	67	0.03	0.06	66	0.01	0.06	39
Past Due Derivative Instruments Fair Value															
30-89 days past due	0.15	0.10	77	0.06	0.08	67	0.05	0.07	68	0.03	0.06	70	0.02	0.06	63
90+ days past due	0	0.07	43	0.01	0.06	43	0.02	0.06	51	0.01	0.05	57	0.01	0.05	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.14	0.02	96	0.05	0.01	91	0.04	0.01	88	0.02	0.01	84	0.02	0.01	86
	0.03	0.07	41	0.03	0.06	47	0.03	0.05	56	0.02	0.04	63	0.01	0.04	55
	0	0	44	0	0	47	0	0	45	0	0	47	0	0	48
	0	0	46	0	0	47	0	0	47	0	0	47	0	0	46
	0	0	47	0	0	48	0	0	48	0	0	48	0	0	47
	0.35	0.91	37	0.29	0.74	43	0.34	0.73	52	0.23	0.53	64	0.14	0.53	55

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	107,000	128,430	128,430	140,000	142,000
Gross losses	12,257	39,886	43,974	8,169	13,396
Write-downs, transfers to loans held-for-sale	0	425	425	0	901
Recoveries	4,677	3,937	4,943	4,552	5,605
Net losses	7,580	35,949	39,031	3,617	7,791
Provision for loan and lease losses	132,679	17,519	17,601	-7,953	5,791
Adjustments	23,000	0	0	0	0
Ending balance	255,099	110,000	107,000	128,430	140,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	0.68	0.66	59	0.12	0.15	50	0.09	0.15	36	-0.04	0.14	3	0.04	0.16	18
Provision for loan and lease losses / Average loans and leases	0.88	1.06	47	0.16	0.25	44	0.11	0.24	34	-0.06	0.24	5	0.05	0.28	18
Provision for loan and lease losses / Net loan and lease losses	1,750.38	587.54	92	48.73	143.30	8	45.09	130.58	7	-219.88	134.68	2	74.33	143.18	15
Allowance for loan and lease losses / Total loans and leases not held for sale	1.34	1.58	36	0.84	0.85	49	0.83	0.83	50	1.35	0.90	86	1.75	0.98	90
Allowance for loan and lease losses / Total loans and leases	1.05	1.55	19	0.63	0.83	33	0.59	0.81	30	0.96	0.89	61	1.14	0.96	69
Allowance for loan and lease losses / Net loans and leases losses (X)	25.24	11.29	88	2.29	7.87	20	2.74	8.03	27	35.51	7.54	94	17.97	8.39	85
Allowance for loan and lease losses / Nonaccrual assets	55.55	301.93	6	26.75	208.89	3	21.95	218.72	3	51.07	214.03	7	69.86	178.03	14
ALLL / 90+ days past due + nonaccrual loans and leases	55.55	249.38	9	26.75	157.87	5	21.95	151.73	4	51.07	160.51	10	69.86	136.22	22
Gross loan and lease losses / Average loans and leases	0.08	0.35	13	0.37	0.28	71	0.29	0.28	59	0.06	0.30	15	0.12	0.33	26
Recoveries / Average loans and leases	0.03	0.07	28	0.04	0.08	33	0.03	0.08	27	0.04	0.09	25	0.05	0.09	32
Net losses / Average loans and leases	0.05	0.28	17	0.33	0.21	75	0.25	0.21	69	0.03	0.22	15	0.07	0.24	29
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	86	0	0	84	0	0	39	0.01	0	83
Recoveries / Prior year-end losses	10.64	24.77	12	48.19	26.52	87	60.51	36.22	86	33.98	41.30	49	12.91	33.49	15
Earnings coverage of net loan and lease losses (X)	83.32	20.97	90	5.97	24.55	24	7.26	24.40	29	62.02	21.75	89	27.82	19.67	75

Net Loan and Lease Losses By Type

Real estate loans	0.03	0.04	59	0.01	0.01	56	0.02	0.01	64	0.02	0.02	64	0.08	0.02	86
Real estate loans secured by 1-4 family	0.04	0.01	79	0.02	0.01	60	0.02	0.01	66	0.03	0.01	67	0.10	0.03	83
Revolving	0.12	0.01	84	-0.03	0.03	23	0.04	0.02	64	0.02	0.03	51	0.16	0.09	72
Closed-end	0.03	0.01	82	0.02	0.01	70	0.02	0	71	0.03	0.01	76	0.09	0.02	86
Commercial real estate loans	0	0.06	14	0	0.01	27	0	0.01	29	-0.01	0.01	26	0	0.01	55
Construction and land development	0	0	39	0	-0.01	47	0	-0.01	48	0	-0.03	53	-0.04	-0.02	27
1-4 family	0	0	59	0	0	60	0	0	55	0	-0.01	85	0	0	62
Other	0	0	33	0	-0.01	43	0	-0.01	46	0	-0.02	49	-0.04	-0.01	21
Multifamily	0	0	58	0	0	56	0	0	56	0	0	58	0	-0.01	60
Nonfarm nonresidential	0	0.08	17	0	0.02	26	0	0.02	25	-0.01	0.02	15	0.04	0.03	67
Owner-occupied	0	0.02	30	0	0.01	48	0	0.01	45	0	0.01	34	0	0.01	43
Other	0	0.05	30	0	0.01	19	0	0.01	20	-0.01	0.01	12	0.04	0.01	80
Real estate loans secured by farmland		0.04			0.01			0.01			0			0.01	
Commercial and industrial loans	0.14	0.46	31	3.40	0.36	97	2.78	0.37	97	-0.01	0.31	8	-0.07	0.39	3
Loans to individuals	0.42	1.25	24	0.99	1.17	52	0.98	1.17	53	0.17	1.16	13	0.73	1.25	41
Credit card loans		3.33			3.19			3.11			2.92			2.92	
Agricultural loans	0	0.11	38	0	0.06	41	0	0.08	37		0.15			0.18	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.01	0.14	40	-0.02	0.14	6	-0.03	0.15	7	0.03	0.14	49	0.02	0.15	40

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	196,521	174,132	211,889	113,438	74,460
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	459,219	411,291	487,454	251,466	200,400
Total past due and nonaccrual loans and leases	655,740	585,423	699,343	364,904	274,860
Restructured 30-89 days past due					
Restructured 30-89 days past due	5,273	4,120	3,388	3,538	2,722
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	35,755	50,586	48,414	52,535	65,194
Total restructured loans and leases	41,028	54,706	51,802	56,073	67,916
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	3,530	6,754	4,142	8,194	21,003
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	5,749	16,589	4,862	10,302	9,069
Total past due and nonaccrual loans held for sale	9,279	23,343	9,004	18,496	30,072
Restructured loans and leases in compliance	73,934	57,454	56,027	66,483	65,711
Other real estate owned	5,666	9,408	9,840	7,173	8,236
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.81	0.37	87	1	0.39	90	1.17	0.43	90	0.85	0.44	88	0.61	0.47	74
90+ days past due loans and leases	0	0.13	10	0	0.14	7	0	0.15	8	0	0.17	5	0	0.20	6
Nonaccrual loans and leases	1.89	0.66	95	2.37	0.51	97	2.69	0.51	98	1.88	0.54	95	1.63	0.63	93
90+ days past due and nonaccrual loans and leases	1.89	0.84	89	2.37	0.70	95	2.69	0.71	95	1.88	0.75	94	1.63	0.88	88
30-89 days past due restructured															
30-89 days past due restructured	0.02	0.01	81	0.02	0.02	74	0.02	0.01	71	0.03	0.02	74	0.02	0.02	72
90+ days past due restructured	0	0.01	28	0	0.01	30	0	0.01	29	0	0.01	26	0	0.01	25
Nonaccrual restructured	0.15	0.14	61	0.29	0.14	85	0.27	0.14	79	0.39	0.16	88	0.53	0.20	93
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0.01	0	92	0.04	0	92	0.02	0	92	0.06	0	94	0.17	0	99
90+ days past due loans held for sale	0	0	40	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0.02	0	90	0.10	0	95	0.03	0	92	0.08	0	95	0.07	0	95
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.81	0.37	87	1	0.40	90	1.17	0.43	90	0.85	0.44	88	0.61	0.47	74
90+ days past due assets	0	0.13	9	0	0.14	6	0	0.15	6	0	0.18	5	0	0.20	5
Nonaccrual assets	1.89	0.67	95	2.37	0.53	96	2.69	0.53	98	1.88	0.57	95	1.63	0.64	93
30+ days past due and nonaccrual assets	2.69	1.25	90	3.37	1.17	93	3.86	1.19	93	2.73	1.26	91	2.23	1.39	84
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.56	0.52	93	1.87	0.43	96	2.10	0.44	96	1.36	0.48	94	1.18	0.54	92
90+ days past due and nonaccrual assets + other real estate owned	1.58	0.55	93	1.91	0.48	96	2.14	0.48	96	1.40	0.52	94	1.23	0.59	91
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	1.85	0.61	94	2.19	0.53	96	2.39	0.53	96	1.77	0.60	95	1.64	0.72	95
Allowance for loan and lease losses	213.29	66.38	95	438.43	114.02	95	520.29	115.41	96	255.91	118.28	89	197.91	129.01	83
Equity capital + allowance for loan and lease losses	22.21	5.10	96	26.15	4.30	97	29.38	4.28	97	19.35	4.79	95	18.01	5.78	96
Tier 1 capital + allowance for loan and lease losses	21.67	6.26	95	27.12	5.72	95	30.47	5.65	96	20.12	6.16	94	17.52	7.35	95
Loans and leases + other real estate owned	2.23	0.98	92	2.78	0.87	94	3.07	0.85	95	2.46	0.96	94	2.25	1.15	93

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	09/30/2020			09/30/2019			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	1.34	0.35	96	1.45	0.35	94	1.59	0.38	96	1.10	0.42	91	0.74	0.44	84
90+ days past due	0	0.17	15	0	0.15	13	0	0.16	13	0	0.22	12	0	0.26	10
Nonaccrual	3.13	0.70	96	3.49	0.49	96	3.74	0.46	97	2.48	0.57	95	2.01	0.69	92
Commercial and industrial															
30–89 days past due	0.02	0.24	12	0.06	0.33	14	0.06	0.31	16	0	0.30	2	0	0.32	3
90+ days past due	0	0.03	18	0	0.04	15	0	0.05	14	0	0.05	11	0	0.05	11
Nonaccrual	1.08	0.80	73	0	0.81	7	0	0.83	3	0	0.76	3	0	0.93	3
Individuals															
30–89 days past due	0.46	0.74	37	0.35	0.89	24	0.50	0.83	33	0.36	0.84	26	1.83	0.97	86
90+ days past due	0	0.11	17	0	0.15	15	0	0.17	16	0	0.16	15	0	0.19	15
Nonaccrual	0.22	0.24	61	0.16	0.20	55	0.17	0.17	60	0.04	0.23	31	0.37	0.24	74
Depository institution loans															
30–89 days past due	0	0.01	45	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	48	0	0	48	0	0	49	0	0	47	0	0.05	44
Nonaccrual	0	0	49	0	0	47	0	0	48	0	0	48	0	0	47
Agricultural															
30–89 days past due	0	0.15	27	0	0.19	27	0	0.24	26		0.17			0.17	
90+ days past due	0	0	45	0	0.01	40	0	0	42		0			0	
Nonaccrual	0	0.72	23	0	0.75	22	0	0.67	22		0.75			0.96	
Foreign governments															
30–89 days past due		3.73			0			0.07			0.01			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.04			0.05			0.03			0.06			0.06	
Other loans and leases															
30–89 days past due	0	0.14	19	0.01	0.14	38	0.01	0.20	33	0.04	0.17	42	0	0.20	12
90+ days past due	0	0.01	31	0	0.01	29	0	0.01	30	0	0.01	31	0	0.02	25
Nonaccrual	0	0.19	18	0	0.14	15	0	0.13	15	0	0.14	36	0	0.10	18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2020			09/30/2019			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	1.71	0.51	94	1.89	0.55	91	2.04	0.67	90	1.39	0.71	86	0.92	0.74	67
	90+ days past due	0	0.36	16	0	0.30	14	0	0.31	14	0	0.46	14	0	0.49	12
	Nonaccrual	3.97	0.91	96	4.56	0.75	97	4.80	0.73	97	3.15	0.86	95	2.50	0.97	89
Revolving	30-89 days past due	0.07	0.40	18	0.08	0.47	14	0.09	0.45	15	0.09	0.50	12	0.08	0.61	9
	90+ days past due	0	0.02	32	0	0.04	25	0	0.05	24	0	0.05	25	0	0.07	22
	Nonaccrual	0.13	1.28	16	0.10	0.97	16	0.13	1	18	0.11	1.17	13	0	1.17	6
Closed-end	30-89 days past due	1.86	0.52	94	2.10	0.56	91	2.25	0.70	91	1.51	0.75	86	1	0.79	69
	90+ days past due	0	0.41	17	0	0.34	16	0	0.35	16	0	0.53	16	0	0.57	13
	Nonaccrual	4.30	0.89	96	5.07	0.72	97	5.30	0.70	97	3.45	0.84	95	2.71	0.96	91
Junior lien	30-89 days past due	0.01	0.02	33	0	0.02	30	0.01	0.02	26	0.01	0.03	31	0.01	0.03	36
	90+ days past due	0	0	33	0	0	28	0	0	29	0	0	24	0	0	22
	Nonaccrual	0.03	0.05	40	0.03	0.05	50	0.03	0.04	50	0.03	0.06	46	0.08	0.07	64
Commercial real estate	30-89 days past due	0.01	0.21	17	0.04	0.16	26	0.03	0.18	17	0.05	0.17	18	0	0.18	6
	90+ days past due	0	0.02	25	0	0.02	21	0	0.03	19	0	0.03	20	0	0.04	16
	Nonaccrual	0.11	0.53	13	0.04	0.27	17	0.04	0.23	15	0.02	0.28	12	0.02	0.34	13
Construction and development	30-89 days past due	0.02	0.24	34	0.09	0.24	51	0.05	0.28	40	0.11	0.21	44	0	0.23	11
	90+ days past due	0	0.01	34	0	0.02	28	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0.22	0.32	62	0.08	0.17	47	0.07	0.20	47	0.04	0.19	40	0.05	0.24	31
1-4 family	30-89 days past due	0.02	0.03	70	0.09	0.03	83	0.05	0.06	64	0.11	0.06	72	0	0.07	25
	90+ days past due	0	0	41	0	0.01	39	0	0	41	0	0	43	0	0	40
	Nonaccrual	0.22	0.03	91	0.08	0.02	88	0.07	0.02	85	0	0.02	28	0	0.03	28
Other	30-89 days past due	0	0.17	16	0	0.18	15	0	0.20	15	0	0.13	14	0	0.13	14
	90+ days past due	0	0	39	0	0.01	33	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0	0.26	26	0	0.14	34	0	0.17	32	0.04	0.15	46	0.05	0.18	39
Multifamily	30-89 days past due	0	0.09	24	0	0.05	24	0	0.08	19	0	0.10	18	0	0.07	21
	90+ days past due	0	0	43	0	0.01	41	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.09	20	0	0.06	21	0	0.05	21	0	0.08	23	0	0.10	16
Nonfarm non-residential	30-89 days past due	0.01	0.21	18	0	0.15	7	0	0.14	5	0	0.17	6	0	0.17	6
	90+ days past due	0	0.02	30	0	0.02	25	0	0.03	22	0	0.03	21	0	0.04	20
	Nonaccrual	0	0.68	3	0	0.30	6	0	0.28	5	0	0.30	5	0	0.38	5
Owner Occupied	30-89 days past due	0.01	0.07	25	0	0.07	9	0	0.07	8	0	0.09	6	0	0.07	8
	90+ days past due	0	0	34	0	0.01	28	0	0.01	26	0	0.01	25	0	0.02	23
	Nonaccrual	0	0.26	5	0	0.17	7	0	0.16	7	0	0.17	6	0	0.21	7
Other	30-89 days past due	0	0.13	12	0	0.07	10	0	0.07	9	0	0.07	8	0	0.09	11
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0	0.36	6	0	0.12	9	0	0.10	9	0	0.13	7	0	0.14	8
Farmland	30-89 days past due		0.24			0.27			0.23			0.25			0.27	
	90+ days past due		0.01			0.03			0.01			0.01			0.06	
	Nonaccrual		1.49			1			0.84			1.23			1.07	
Credit card	30-89 days past due		0.92			1.46			1.19			1.22			1.08	
	90+ days past due		0.55			0.80			0.78			0.73			0.75	
	Nonaccrual		0.06			0.12			0.11			0.09			0.08	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,493,669	1,481,539	1,483,619	1,522,429	1,512,804
Retained earnings	713,086	247,843	302,774	94,247	-93,072
Accumulated other comprehensive income (AOCI)	46,037	5,000	1,374	-46,552	-21,013
Common equity tier 1 minority interest	126	2	2	0	0
Common equity tier 1 capital before adjustments/deductions	2,252,918	1,734,384	1,787,769	1,570,124	1,398,719
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	190,993	196,131	200,444	229,985	78,472
Accumulated other comprehensive income-related adjustments	46,037	4,999	1,374	-46,552	-21,013
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,015,888	1,533,254	1,585,951	1,386,691	1,341,260
Adjustments and deductions for common equity tier 1 capital	0	105,198	105,814	121,403	125,104
Common equity tier 1 capital	2,015,888	1,428,056	1,480,137	1,265,288	1,216,156
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	240,106	240,108	240,108	240,109	240,110
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	240,106	240,108	240,108	240,109	240,110
Less: Additional tier 1 capital deductions	0	0	0	0	14,433
Additional tier 1 capital	240,106	240,108	240,108	240,109	225,677
Tier 1 Capital	2,255,994	1,668,164	1,720,245	1,505,397	1,441,833
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	1	1	0	0
Allowance for loan and lease losses in tier 2 capital	214,812	113,020	109,812	131,402	134,092
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity	0	0	0	0	0
Tier 2 capital before deductions	214,812	113,021	109,813	131,402	134,092
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	82	82	82	82
Tier 2 capital	214,812	112,939	109,731	131,320	134,010
Exited advanced approach tier 2 capital					
Total capital	2,470,806	1,781,103	1,829,976	1,636,717	1,575,843
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	28,259,628	21,202,078	23,030,007	18,509,398	17,169,018
Less: Deductions from common equity tier 1 capital	190,994	301,329	306,258	351,387	218,009
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	28,068,634	20,900,749	22,723,749	18,158,011	16,951,009
Total risk-weighted assets	21,881,650	15,432,707	15,886,484	12,005,884	10,578,701
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	9.21	12.26	4	9.25	12.06	7	9.32	12.11	7	10.54	12.09	27	11.50	12.16	44
Common equity tier 1 capital, column B	0	0.29	46	0	0.39	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	10.31	12.97	8	10.81	12.71	20	10.83	12.78	18	12.54	12.85	54	13.63	12.95	66
Tier 1 capital, column B	0	0.33	46	0	0.45	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	11.29	15.12	1	11.54	14.32	7	11.52	14.36	3	13.63	14.45	43	14.90	14.63	64
Total capital, column B	0	0.38	46	0	0.50	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	8.04	9.05	17	7.98	9.76	10	7.57	9.76	6	8.29	9.71	10	8.51	9.53	22
Supplementary leverage ratio, advanced approaches HCs		8.70			7.47			7.41			7.31			6.58	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	90	163	199	211	5,190	-44.79	-97.24
Other insurance activities income	90	163	199	211	5,190	-44.79	-97.24
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	355,381	346,267	348,587	340,084	330,363	2.63	101.60

	09/30/2020			09/30/2019			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.17			52.91			51.47			56.12			52.23	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.83			47.09			48.53			43.88			47.77	
Separate account assets (L/H) / Total life assets		11.09			7.01			7.26			8.53			2.52	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.01	0.41	30	0.02	0.47	37	0.02	0.47	34	0.02	0.47	38	0.61	0.55	73
Premium income / Insurance activities revenue	0	2.06	40	0	6.15	37	0	7.32	37	0	4.86	37	0	4.64	36
Credit related premium income / Total premium income		40.11			34.88			34.91			44.54			43.04	
Other premium income / Total premium income		59.89			65.12			65.09			55.46			56.96	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.03	43	0	0.09	41	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C)		10.18			12.39			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H)		5.32			-0.28			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums		654.61			401.48			233.61			160.49			127.33	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0			0.23			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	43	0	0	43	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.15	11.07	60	19.47	11.43	79	19.08	11.51	78	20.82	10.22	84	20.88	9.84	81
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.46	34	0	1.39	34	0	1.79	34	0	1.54	32

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	2,938	6,328	3,051	3,505	6,256
Real estate loans	0	3,164	0	0	3,128
Commercial and industrial loans	2,938	3,164	3,051	3,505	3,128
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	2,938	6,328	3,051	3,505	6,256
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans	0	0.88	31	0	1.25	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits		0.48			1.30			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		6.51			21.24			27.03			27.29			67.99	
Commercial and industrial loans		0.43			0.19			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-53.57	-0.58	9	119.72	20.88	92	-12.95	22.48	22	-43.97	7.24	9	84.11	21.19	87
Total selected assets	-53.57	2.65	10	119.72	12.29	92	-12.95	12.40	25	-43.97	3.24	9	84.11	21.86	85
Deposits		-1.43			9.49			10.36			5			-0.77	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017		
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	2.54	3.93	2.76	2.24	1.77

Dollar Amount in Thousands	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2020	09/30/2019	12/31/2019	12/31/2018	12/31/2017	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	83,995	52,912	104,250	1,086	0	58.74		
Dividends	82,000	50,000	100,000	0	0	64.00		
Interest	1,995	2,912	4,250	1,086	0	-31.49		
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	188	272	354	681	261	-30.88	19.75	
Dividends	0	0	0	0	0			
Interest	188	272	354	681	261	-30.88	19.75	
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	84,183	53,184	104,604	1,767	261	58.29	53519.75	
Securities gains (losses)	0	0	0	0	0			
Other operating income	0	0	0	0	0			
Total operating income	84,183	53,184	104,604	1,767	261	58.29	53519.75	
Operating Expenses								
Personnel expenses	0	0	0	0	0			
Interest expense	12,136	12,265	16,353	16,353	16,372	-1.05		
Other expenses	11,957	13,308	18,061	18,090	17,578	-10.15	-20.87	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	24,093	25,573	34,414	34,443	33,950	-5.79	59.44	
Income (loss) before taxes	60,090	27,611	70,190	-32,676	-33,689	117.63		
Applicable income taxes (credit)	-5,206	-4,661	-6,252	-8,347	13,086			
Extraordinary items					0			
Income before undistributed income of subsidiaries	65,296	32,272	76,442	-24,329	-46,775	102.33		
Equity in undistributed income of subsidiaries	318,626	128,116	141,152	211,652	114,154	148.70	137.73	
Bank subsidiaries	318,626	128,118	141,154	211,650	117,446	148.70	137.71	
Nonbank subsidiaries	0	-2	-2	2	-3,292			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	383,922	160,388	217,594	187,323	67,379	139.37	207.61	
Memoranda								
Bank net income	400,626	178,118	241,154	211,650	117,446	124.92	198.89	
Nonbank net income	0	-2	-2	2	-3,292			
Subsidiary holding companys' net income	0	0	0	0	0			

BHC Name _____ City/State _____

Parent Company Balance Sheet

	Dollar Amount in Thousands									
	09/30/2020	% of Total Assets	09/30/2019	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,373,628	87.56	2,012,177	89.40	2,018,524	87.34	1,823,815	1,668,297	17.96	40.12
Common and preferred stock	2,373,628	87.56	2,012,177	89.40	2,018,524	87.34	1,823,815	1,668,297	17.96	40.12
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	7,725	0.28	12,728	0.57	12,726	0.55	12,692	7,435	-39.31	-51.67
Common and preferred stock	7,704	0.28	12,690	0.56	12,690	0.55	12,692	7,435	-39.29	-51.80
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	21	0	38	0	36	0	0	0	-44.74	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	312,260	11.52	178,957	7.95	254,076	10.99	200,719	196,483	74.49	710.24
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	17,271	0.64	46,871	2.08	25,812	1.12	52,194	43,850	-63.15	-65.05
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,710,884	100.00	2,250,733	100.00	2,311,138	100.00	2,089,420	1,916,065	20.44	50.78
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	245,597	9.06	248,136	11.02	248,396	10.75	247,355	246,315	-1.02	
Other liabilities	22,582	0.83	20,658	0.92	27,415	1.19	24,525	23,596	9.31	-52.15
Balance due to subsidiaries and related institutions	247,435	9.13	247,435	10.99	247,435	10.71	247,435	247,435	0.00	0.00
Total liabilities	515,614	19.02	516,229	22.94	523,246	22.64	519,315	517,346	-0.12	75.00
Equity Capital	2,195,270	80.98	1,734,504	77.06	1,787,892	77.36	1,570,105	1,398,719	26.56	46.03
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		-100.00
Common stock	572	0.02	578	0.03	566	0.02	577	573	-1.04	1.42
Common surplus	1,493,389	55.09	1,481,116	65.81	1,483,206	64.18	1,521,852	1,512,231	0.83	0.63
Retained earnings	655,438	24.18	247,976	11.02	302,912	13.11	94,376	-93,072	164.32	
Accumulated other comprehensive income	46,037	1.70	5,000	0.22	1,374	0.06	-46,552	-21,013	820.74	271.15
Other equity capital components	-166	-0.01	-166	-0.01	-166	-0.01	-148	0		
Total liabilities and equity capital	2,710,884	100.00	2,250,733	100.00	2,311,138	100.00	2,089,420	1,916,065	20.44	50.78
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	247,435	9.13	247,435	10.99	247,435	10.71	247,435	247,435	0.00	0.00
Notes payable to subsidiaries that issued TPS	247,435	9.13	247,435	10.99	247,435	10.71	247,435	247,435	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	09/30/2020			09/30/2019			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	25.80	6.29	99	13.07	9.90	85	12.49	9.68	81	12.02	10.40	68	4.70	7.61	20
Bank net income / Average equity investment in banks	24.80	6.43	99	12.42	10.59	74	12.47	10.51	76	12.25	11.19	64	6.90	8.74	36
Nonbank net income / Average equity investment in nonbanks	0	8.01	20	-0.02	9.04	13	-0.02	7.89	14	0.02	7.10	22	-36	4.73	5
Subsidiary HCs net income / Average equity investment in sub HCs		6.72			8.84			8.55			8.78			6.82	
Bank net income / Parent net income	104.35	87.60	56	111.05	83.18	87	110.83	82.22	87	112.99	82.56	94	174.31	80.64	97
Nonbank net income / Parent net income	0	4.43	14		4.08			5.93		0	3.78	24		7.76	
Subsidiary holding companies' net income / Parent net income		81.94			73.29			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	23.49	20.37	70	29.76	20.73	72	29.27	20.43	73	33.08	20.88	76	36.99	19.94	81
Total debt / Equity capital	11.19	14.74	57	14.31	14.78	68	13.89	14.31	68	15.75	14.69	68	17.61	13.95	73
Total debt + notes payable to subs that issued TPS / Equity capital	22.46	17.04	74	28.57	16.85	75	27.73	16.36	75	31.51	17.10	78	35.30	16.10	83
Total debt + Loans guaranteed for affiliate / Equity capital	11.19	15.02	56	14.31	15.18	68	13.89	14.56	67	15.75	15.14	68	17.61	14.35	72
Total debt / Equity capital – excess over fair value	11.19	14.86	57	14.31	14.98	68	13.89	14.51	68	15.75	14.81	68	17.61	14.10	73
Long-term debt / Equity capital	11.19	13.73	58	14.31	13.50	68	13.89	13.04	68	15.75	13.37	71	17.61	12.69	74
Short-term debt / Equity capital	0	0.92	36	0	0.98	36	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.05	41	0	0.13	39	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.08	39	0	0.11	38	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	7.02	32.61	26	20.19	27.95	44	20.09	28.44	44	37.69	28.63	63	13.69	26.93	37
Double Leverage															
Equity investment in subs / Equity capital	108.48	103.27	77	116.74	103.51	92	113.61	103.22	90	116.97	103.10	93	119.80	102.10	92
Total investment in subs / Equity capital	108.48	110.46	64	116.74	111.85	77	113.61	111.07	77	116.97	112.48	75	119.80	111.30	81
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.36	0.69	48	1.36	0.39	89	1.12	0.36	82	1.42	0.35	89	4.11	0.52	94
Equity investment in subs – equity cap / Net income-div (X)	0.37	2.31	19	1.42	1.11	67	1.17	1.22	54	1.42	1.22	72	4.11	2.64	73
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	277.56	128.63	90	182.97	170.09	57	259.34	177.68	80	34.38	162.34	5	-31.20	141.81	1
Cash from ops + noncash items + op expense / Op expense + dividend	293.40	142.45	91	191.51	186.46	55	342.12	190.27	87	17.87	174.91	3	16.56	148.20	7
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	264.37	140.42	86	36.88	115.62	11	227	116.34	95	117.32	103.19	70	478.42	92.33	98
Pretax operating income + interest expense / Interest expense	595.14	1,826.91	34	325.12	1,706.28	20	529.22	1,968.54	30	-99.82	2,898.75	4	-105.77	1,909.25	5
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	426.88	1,413.95	28	229.50	1,527.62	17	349.44	1,632.83	19	-18.91	1,369.37	3	-34.48	1,547.94	4
Dividends + interest from subsidiaries / Interest expense + dividends	406.15	144.62	92	279.33	202.97	78	412.02	210.80	87	10.81	188.90	3	1.59	172.51	2
Fees + other income from subsidiaries / Salary + other expenses	0	14.76	31	0	15.59	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)		26.65			44.39			57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.01	3.69	48	-3.06	2.60	11	0.56	2.64	39	-2.61	2.61	14	-3.05	3.24	11
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.12			3.41			0.04			0.24			0.10	
Nonaccrual		0.80			7.19			0.54			6.54			7.38	
Total		0.92			10.60			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.05	46	0	0.12	45	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.05	46	0	0.15	45	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	2.95	30	0.02	5.58	34	0.02	5.62	34	0.03	5.50	34	0.03	5.68	33
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	38	0	0.19	36	0	0.19	36	0	0.21	36	0	0.13	35

BHC Name

City/State

Parent Company Analysis—Part 2

	09/30/2020			09/30/2019			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	13.16	84.44	6	20.99	56.99	12	11.82	57.84	7		57.26			68.72	
Dividends declared / Net income	2.24	49.77	10	4.22	31.44	10	4.15	33.08	12	0	27.33	5	0	31.29	5
Net income – dividends / Average equity.....	25.22	3.19	99	12.52	6.67	91	11.97	6.46	92	12.02	7.33	90	4.70	5.03	46
Percent of Dividends Paid															
Dividends from bank subsidiaries	954.49	130.19	98	738.01	176.46	94	1,106.81	178.13	97		157.73			130.71	
Dividends from nonbank subsidiaries	0	3.74	26	0	5.38	21	0	7.53	19		7.13			12.57	
Dividends from subsidiary holding companies.....	0	2.34	44	0	22.09	42	0	21.40	42		16.86			18.99	
Dividends from all subsidiaries	954.49	167.02	98	738.01	248.52	93	1,106.81	260.40	96		215.26			196.35	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	20.47	61.85	19	28.07	64.20	19	41.47	66.55	24	0	60.71	4	0	59	4
Interest income from bank subsidiaries.....	0.50	0.48	74	1.63	0.56	82	1.76	0.54	83	0.51	0.52	73	0	0.76	17
Management and service fees from bank subsidiaries	0	1.79	36	0	1.58	36	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	20.97	71.13	17	29.71	66.13	19	43.23	69.36	26	0.51	63.43	6	0	62.82	3
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		52.29			64.15			82.95		0	51.40	17		102.35	
Interest income from nonbank subsidiaries.....		4.57			18.43			20.25		34,050	18.56	98		8.11	
Management and service fees from nonbank subsidiaries		0.93			1.28			1.92		0	2.96	38		0.85	
Other income from nonbank subsidiaries.....		0.20			1.08			1.06		0	0.15	48		0.81	
Operating income from nonbank subsidiaries		70.62			115.33			150.41		34,050	99.33	98		165.35	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		25.82			58.96			61.23			48.56			59.89	
Interest income from subsidiary holding companies.....		9.87			4.70			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.41			0.35			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		0.01			0.48			0.29			0.01			0	
Operating income from subsidiary holding companies.....		41.80			66.47			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	97.41	68	62	94.01	66.11	53	95.60	67.32	58	0	65.18	11	0	59.17	11
Interest income from bank subsidiaries.....	2.37	1.03	83	5.48	0.88	91	4.06	0.80	89	61.46	0.92	97	0	0.94	17
Management and service fees from bank subsidiaries	0	2.06	37	0	1.74	36	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.08	46	0	0.05	46	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	99.78	80.80	69	99.49	77.63	68	99.66	78.80	75	61.46	74.20	24	0	69.23	5
Dividends from nonbank subsidiaries	0	2.36	25	0	1.98	21	0	2.65	19	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries.....	0.22	0.90	80	0.51	1.36	78	0.34	1.19	77	38.54	2.32	94	100	2.79	98
Management and service fees from nonbank subsidiaries	0	0.03	42	0	0.05	41	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.02	47	0	0.05	44	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	0.22	5.80	51	0.51	6.49	48	0.34	7.29	42	38.54	7.64	88	100	9.99	96
Dividends from subsidiary holding companies.....	0	1.41	44	0	5.36	43	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies.....	0	0.16	44	0	0.23	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	4.22	42	0	6.86	40	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		216.76			115.70			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt	100.75	27.05	87	99.72	26.57	89	99.61	28.33	88	100.03	26.53	89	100.45	39.18	85